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Drop us a line



+1 (877) 269-0810

Give us a call

**ENJOY LIFE'S MOMENTS
KNOWING YOUR FUTURE
IS SECURE**



SAFEGUARD YOUR LOVED ONES WITH RELIABLE LIFE INSURANCE

Losing a loved one is hard enough—don't let funeral costs add to the burden.
Final expense insurance provides relief.



FINAL EXPENSE

Protect what matters most and
relax with confidence.



GUARANTEED ISSUE

Protection that grows with you
and your loved ones.



TERM LIFE

Peace of mind for every stage of
your life.

WHY BUY LIFE INSURANCE?

Life insurance is a great way to protect your family financially in the event you're not there to take care of them. It can help with things like paying the mortgage, college tuition, final expenses and more. Speak to a Licensed Life Insurance Agent at **+1 (877) 269-0810**

FINAL EXPENSE INSURANCE

Protect your loved ones from unexpected costs, and cover end-of-life expenses, providing security and peace of mind when it's needed most.

WHAT ARE THE BENEFITS OF FINAL EXPENSE INSURANCE?

Final expense insurance is an affordable way to ease your family's financial burden once you pass away, providing funds for your funeral, medical bills, and more. Here are some of the advantages:

NO MEDICAL EXAM

Certain types of life insurance require a medical exam, but not a burial insurance policy. Unless you have a serious pre-existing medical condition, you'll likely be able to get coverage.

PAYMENT FLEXIBILITY

You get to choose if you want to pay your premium monthly or annually.

QUICK APPROVALS

The application process is quick and easy, and coverage can be issued in days, sometimes even on the day you apply. Once you've been approved, your coverage starts immediately.

LIFETIME COVERAGE

Your policy never expires so long as your premiums are paid.

TERM VS. WHOLE LIFE INSURANCE

Finding the right life insurance is a smart move for your future. Understanding the differences between term and whole life insurance helps you make the best choice. At Aflac, we offer a range of flexible life insurance options to fit your unique needs.

Did you know? In January 2023, LIMRA reported that 52% of Americans have life insurance—whether through personal plans or employer coverage. Choosing the right policy can make a big difference for your retirement and your family's financial security.



WHAT IS TERM LIFE INSURANCE?

Term life insurance covers you for a set period—usually 10 to 30 years. If you pass away during this time, your beneficiary receives a payout. It's generally more affordable than whole life, since it only pays out if it's within the term. We're hoping you outlive it, but if not, it provides valuable support for your loved ones.

One of the perks? You can choose the term length that fits your life stage, which often keeps costs lower. That's why term life insurance is popular among young families for its lower premiums and flexibility and can be a smart option for seniors with specific long-term plans.



HOW MUCH DOES A FUNERAL COST?

In 2024, the average cost for a funeral with viewing and burial is \$8,300. Navigating funeral costs can add to the already overwhelming stress of losing a loved one. But having a clear understanding of the range of expenses involved and knowing how to budget and plan accordingly can help ease the burden.

UNDERSTANDING FUNERAL EXPENSES

In 2023, the National Funeral Directors Association (NFDA) reported that the median cost of a funeral with a service and burial was \$8,300. Meanwhile, the cost of a similar service with cremation was \$6,280.

The cost of a funeral can vary widely depending on the type and size of services and goods chosen. Other factors, like the choice of casket and the funeral service staff, can also impact the final fee. Geographic location is also a key factor in determining funeral costs, with some areas and states having higher fees than others.

OTHER SERVICE AND MERCHANDISE FEES

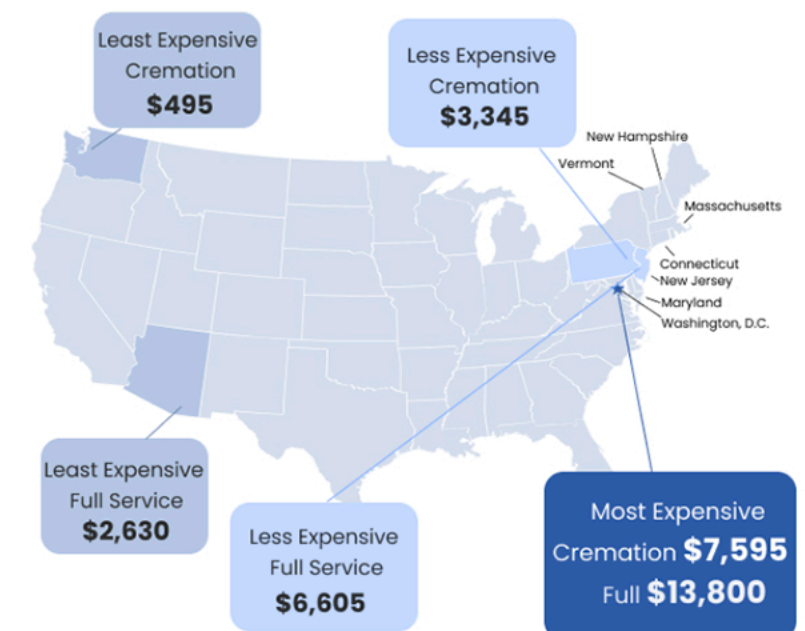
Beyond the basic fees are the costs of many other optional goods or services. These include fees for transportation, preparation of the remains (whether or not you choose to embalm, for instance), use of the space for a viewing or memorial service, the cost of equipment and staff for a graveside service, the rental of a hearse or limousine, the casket or container and the cremation or interment itself.

ADDITIONAL FEES

There are other fees associated with funerals that cash advances from the funeral provider often cover. Some providers will charge you only the costs incurred, while others add a service fee.

Average Funeral Expenses Cost Up To

\$9,000



GUARANTEED ISSUE LIFE INSURANCE

Guaranteed acceptance life insurance plans have some type of waiting period before the benefits go into effect.
Most of these policies fully function after 2 to 3 years.

WHAT IS GUARANTEED ISSUE FINAL EXPENSE LIFE INSURANCE?

Our Guaranteed Issue Final Expense Life insurance, or guaranteed acceptance life insurance, is a whole life insurance policy designed to help with your final expenses, including funeral and burial costs, medical bills, cremation or other debt.

What are the benefits of Guaranteed Issue Final Expense Life insurance?

If you don't have a whole life insurance policy for your final expenses, this policy provides the following benefits, even for seniors:

- You won't be denied coverage
- No medical questions
- No medical exams
- Simple quote and application process
- Competitive rates to fit any budget¹
- Premiums will never increase
- Instant coverage



WE ARE HERE TO ANSWER ANY QUESTIONS YOU MAY HAVE

Get in touch. We love to chat.



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Find Us



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Make a call



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